

Notice of Allowability

Application No.

10/091,653

Examiner

Pierre E. Elisca

Applicant(s)

GUY ET AL.

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 3/31/2005.
2. ☒ The allowed claim(s) is/are 1-23.
3. ☒ The drawings filed on 05 March 2002 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
 - * Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

Pierre E. Elisca
PRIMARY PATENT EXAMINER

REASONS FOR ALLOWANCE

1. This is an Examiner's statement of reasons for allowance. The closest prior art Pickering U.S. Pat. No. 5,483,445 discloses an automated system/method for consolidating a plurality of individual company charges for a customer with different periodic company billing and payment due dates.

Nakano et al discloses a customer managing system which performs the financial management of a customer based on an ID code attached on the customer.

IBM Technical Disclosure Bulletin discloses a method of obtaining transaction completion codes in a point-of-sale system.

However, neither Pickering nor Nakano and IBM Technical Disclosure Bulletin singularly or in combination ~~disclose~~ disclose the recited feature:

As per claim 1 " a database for storing a customer ID associated with each customer, an account ID associated with each account, and a presentation ID associated with each presentation instrument, the database structured for relating each presentation ID to a specific customer and to one account used by that specific customer, and a database management system for managing the data stored in the database and for posting transaction data to any account in response to receiving a presentation ID with such transaction data, the presentation ID being used by the data management system to access the account and thereby reflect that the transaction has been conducted for the account".

As per claim 15 " storing in the database a customer ID associated with each customer, an account ID associated with each account, and a presentation ID used by each

customer for accessing at least one of the accounts, the presentation ID being different than the customer ID, and managing the database in order to post a transaction by a specific customer to a specific account in response to receiving transaction data with the presentation ID issued to the specific customer, the presentation ID being used by the data management system to retrieve the account ID of the specific account and thereby associate the transaction data with the specific customer and with the specific account”.

As per claim 23 “ means for storing a customer ID associated with each customer, an account ID associated with each account, a presentation ID associated with each presentation instrument and a role identifier associated with each customer and identifying a role that such customer has in connection with an account, the database structured for relating each presentation ID to both a specific customer and to an account used by that specific customer, and means for managing the data stored in the database and for posting transaction data to any account in response to receiving a presentation ID with such transaction data, the presentation ID being used by the data management system to access the account and thereby reflect that the transaction has been conducted for the account”.

Conclusion

2. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Pierre E. Elisca whose telephone number is 703 305-3987. The examiner can normally be reached on 6:30 to 5:00.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 703 305-9769. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Pierre Eddy Elisca

Primary Patent Examiner

July 07, 2005